

Notice of Returned Mail to Debtor/Debtor's Attorney

December 26, 2024

From: United States Bankruptcy Court, Southern District of New York

Re: U.S. Courts, Bankruptcy Noticing Center - Returned Mail Notice

In re: Robert Thomas, Case Number 24-12310, pb

TO THE DEBTOR/DEBTOR'S ATTORNEY:

The bankruptcy court, through its Bankruptcy Noticing Center (BNC), attempted to mail the attached document to the recipient(s) listed below. However, the document was returned to the BNC as undeliverable. Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether the address should be updated.

IMPORTANT: THIS FORM MAY BE USED TO CHANGE A CREDITOR'S ADDRESS ONLY IF YOU LISTED THE CREDITOR IN YOUR SCHEDULES PREVIOUSLY. YOU CANNOT USE THIS FORM TO ADD A NEW CREDITOR.

Please confirm with the bankruptcy court whether this form may be used in place of filing a separate notice of change of address and/or an amended schedule. If so, please: 1) determine the updated address and send the attached document to the notice recipient; 2) type or print legibly the updated address below; 3) sign and date the form; and 4) file this form electronically via CM/ECF (for all registered users) or mail the form to:

U.S. Bankruptcy Court

Manhattan Division

One Bowling Green

New York, NY 10004-1408

Notice Recipient's Address on Envelope

Returned to the Bankruptcy Noticing Center:

THE UPDATED ADDRESS IS:

Robert Thomas

237 Eldridge St

New York, NY 10002-1351

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
One Bowling Green
New York, NY 10004-1408

IN RE: Robert Thomas

CASE NO.: 24-12310-pb

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-4373

DEFICIENCY NOTICE

PLEASE TAKE NOTICE that, pursuant to the automatic dismissal provisions set forth in 11 U.S.C. § 521(i), if: (1) you are an individual debtor or joint debtors, (2) you filed a voluntary case under chapter 7 or 13, (3) you fail to cure those deficiencies identified by an asterisk [*] below, and (4) the Court does not grant an extension of time or order otherwise, your case may be dismissed without further notice on or after the forty-sixth (46th) day following the commencement of the case.

PLEASE TAKE FURTHER NOTICE that nothing herein modifies the deadline by which any document must be filed under the applicable provisions of the Bankruptcy Code or Federal Rules of Bankruptcy Procedure, or implies that the information contained in any filed document is adequate or sufficient. Additionally, the failure to file any required document by such deadline may be cause for the dismissal or conversion of your case *prior* to the forty-sixth (46th) day following the commencement of the case.

The current deficiencies in your case are listed below. If an asterisk [*] appears before a document listed below, the document is a section 521(a)(1) requirement that, if not filed, would subject your case to the automatic dismissal provisions (*referred to in the first paragraph above*).

Statement of Your Current Monthly Income (Official Form 122A-1) due 12/26/2024
Certificate of Credit Counseling due 12/26/2024
Declaration About an Individual Debtor's Schedules (Official Form 106Dec) due 12/26/2024
* Schedule A/B: Property (Official Form 106A/B) due 12/26/2024
Schedule C: The Property You Claim as Exempt (Official Form 106C) due 12/26/2024
* Schedule D: Creditors Who Hold Claims Secured By Property (Official Form 106D) due 12/26/2024
* Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) due 12/26/2024

Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G) due 12/26/2024
Schedule H: Your Codebtors (Official Form 106H) due 12/26/2024
* Schedule I: Your Income (Official Form 106I)¹ due 12/26/2024
* Schedule J: Your Expenses (Official Form 106J)¹ due 12/26/2024
Statement of Intention due 12/26/2024
* Statement of Financial Affairs due 12/26/2024
Summary of Assets and Liabilities due 12/26/2024

All required documents must be filed timely. The document(s) appearing above must be filed with the Court by the applicable deadline.

¹ **NOTE:** A debtor who has not filed Schedules **I** and/or **J** has also failed to provide the Court with the two statements required by section 521(a)(1)(B)(v) and (vi): "(v) a statement of the amount of monthly net income, itemized to show how the amount is calculated; and (vi) a statement disclosing any reasonably anticipated increase in income or expenditures over the 12-month period following the date of the filing of the petition." **The filing of completed Schedules I and J satisfies the requirement of providing these two statements to the Court.**

NOTE: *No later than the time of the meeting of creditors conducted by the trustee pursuant to 11 U.S.C. § 341(a), you must provide the trustee with copies of all payment advices or other evidence of payment received from any employer within 60 days prior to the date of filing of the petition.*

Dated: December 12, 2024

Vito Genna
Clerk of Court

Information to identify the case:			
Debtor 1:	Robert Thomas		Social Security number or ITIN: xxx-xx-4373
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Southern District of New York		Date case filed for chapter: 7 12/11/24
Case number:	24-12310-pb		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Thomas	
2. All other names used in the last 8 years		
3. Address	237 Eldridge St New York, NY 10003	
4. Debtor's attorney Name and address		Contact phone _____ Email: <u>None</u>
5. Bankruptcy trustee Name and address	Albert Togut Togut Segal & Segal, LLP One Penn Plaza Suite 3335 New York, NY 10119	Contact phone (212) 594-5000 Email: altogut@teamtogut.com

For more information, see page 2 >

Debtor **Robert Thomas**

Case number **24-12310-pb**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	One Bowling Green New York, NY 10004-1408 Clerk of the Bankruptcy Court: Vito Genna	Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u> Contact phone 212-668-2870 Date: 12/12/24
7. Meeting of creditors January 15, 2025 at 10:30 AM Location:		
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee.		
Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 315 965 5995, and Passcode 1378420609, OR call 1 (929) 547-4715		
For additional meeting information go to https://www.justice.gov/ust/moc		
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/17/25 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Debtors	Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and a Certificate of Course Completion must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the Certificate within the required time allotted. If you fail to file the Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.	